

## TERMS AND CONDITIONS

### CREDIT CARD PROMOTION PROGRAM

I. **ELIGIBLE PRODUCT:** Visa credit card that issued by Sacombank Cambodia

II. **EFFECTIVE DATE:** 03/04/2023 to 30/06/2023

III. **PROMOTION DETAILS:**

Object	Offer		
New Cardholder	FREE 1 <sup>st</sup> year annual fee for New Cardholder		
All Cardholder	<p>1. Every spend at least \$20, cardholder will get:</p> <table border="1"> <tr> <td> <p><b>CASHBACK \$3</b></p> <p><i>(*) Per cardholder just gets cashback 01 time at any merchant, and maximum 03 times at 03 merchants through the promotional period.</i></p> </td> <td> <p>01 Lucky code to win many value prizes of "Lucky draw program":</p> <ul style="list-style-type: none"> <li>• 50 Trolley Bags value at \$100</li> <li>• 02 Air Tickets value at \$150</li> <li>• 01 Traveling Voucher values at \$300</li> </ul> <p><b>[Especially] x2</b> lucky codes on every Friday and <b>x3</b> lucky codes on Sacombank Cambodia's birthday (Friday, 23 June 2023).</p> </td> </tr> </table>	<p><b>CASHBACK \$3</b></p> <p><i>(*) Per cardholder just gets cashback 01 time at any merchant, and maximum 03 times at 03 merchants through the promotional period.</i></p>	<p>01 Lucky code to win many value prizes of "Lucky draw program":</p> <ul style="list-style-type: none"> <li>• 50 Trolley Bags value at \$100</li> <li>• 02 Air Tickets value at \$150</li> <li>• 01 Traveling Voucher values at \$300</li> </ul> <p><b>[Especially] x2</b> lucky codes on every Friday and <b>x3</b> lucky codes on Sacombank Cambodia's birthday (Friday, 23 June 2023).</p>
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2. Off 50% conversion Fee of 0% Installment Plan.			

IV. **TERMS AND CONDITIONS:**

1. **FOR NEW CARDHOLDER:**

- "New Cardholder": Clients who haven't ever hold a Sacombank Cambodia Visa credit card apply a new Visa credit card within the promotional period and activate card within 15 days from the anniversary date.
- For the old cardholder used to own Sacombank Visa Credit card can get promotion for "New Cardholder" if closing card before 01/02/2023.
- New Cardholders who apply with the secured policy will get FREE Issuance Fee.

2. **OFFER FOR ALL CARDHOLDER:**

2.1. **CASHBACK \$3 ON EVERY SPEND AT \$20:**

- "Eligible Spend" means retail purchases made locally and/or oversea through Online or POS machines by both Primary and Supplementary Card but not including Cash Withdrawal Transaction.
- The transaction of supplementary credit card will be recorded for basic Cardholder.
- Per cardholder just gets cashback 01 time at any merchant, and maximum 03 times at 03

merchants through the promotional period.

- Offers are limited amount, on first come first served basis while stock last.
- The transaction that is un-posted or cancelled or refunded in whole or in part will be not eligible and Sacombank will recover by debit the cashback amount from your credit card.

## 2.2. OFF 50% OF INSTALLMENT CONVERSION FEE:

- This offer is applicable for both terms of 6 months and 12 months.
- Eligible transactions need to meet conditions of “0% Interest rate Installment Plan” service.

## 2.3. LUCKY DRAW PROGRAM FOR ALL CARDHOLDER:

### a. Conditions to get Lucky code:

- Every spend at least \$20, cardholder will get **01 Lucky code** to join the “Lucky draw program” and have a chance to win a lot of Valued Gifts, details:

List of Prize	Value	Number of prizes
Trolley bag	\$100	50
Air ticket Voucher	\$150	2
Travelling Voucher	\$300	1

- Especially the eligible transaction made on every Friday will get **x2** lucky codes **and x3** lucky codes on Sacombank Cambodia’s birthday (Friday, 23 June 2023).
- “Eligible Spend” means retail purchases made locally and/or oversea through Online or POS machines by both Primary and Supplementary Card but not including Cash Withdrawal Transaction.
- The transaction of Supplementary credit card will be recorded for Primary Cardholder.
- A Primary Cardholder can win a lot of prizes if owning many lucky codes.
- The Gift Voucher will expire within 90 days from the date Sacombank announces to the Winners.

### b. How to win the prize of the lucky draw program:

- Sacombank will choose random the winner via an online lucky draw program.
- The lucky draw program will be livestreamed on Sacombank Cambodia’s Facebook page.
- The expected schedule to organize the Lucky draw program as below:

For Lucky codes issued	The expected schedule
From 03/04/2023 to 23/06/2023	28/06/2023

## 2.4. Announce to the winners and how to use Gift Voucher:

- **1<sup>st</sup> step:** Sacombank will contact the winners to announce and guide how to use the Gift Vouchers.
- **2<sup>nd</sup> step:** The Winners do transaction via credit card.

- **3<sup>rd</sup> step:** Call Hotline 023223423 and confirm to redeem the Gift Voucher. Sacombank will cashback the value of the Voucher into your credit card's account on the next working day.

## V. OTHER TERMS:

- Transactions that have been completed (Cardholders will receive notification messages) but are not recorded in your statement within 30 days after will not be eligible.
- Disputed, cancelled and/or reversed transactions during the promotion period will be deducted from the total value of eligible purchase transactions.
- Any transaction deemed to be suspicious or ineligible based on transaction time, location or other factors will be deducted from eligible transaction before. Sacombank Cambodia reserves the right to request Client to provide the financial invoice to prove that the transaction is eligible. In case the Client fails to prove that the transaction is eligible, Sacombank Cambodia shall deduct the transaction from the total value of eligible purchase transactions.
- Sacombank Cambodia reserves the right to reject any Application Form that ineligible, unclear, incomplete and/or not accompanied by supporting documents.

## VI. FURTHER INFORMATION AND QUERIES:

- Client can visit any Sacombank Cambodia branch or contact Call Center at 023 223 423 and 0978 223 423 for more details.
- Sacombank Cambodia is responsible for announcing the Terms and Conditions of this program and the information of the qualified Clients (including full name, the last four digits of the identification card/Passport and the last four digits of Primary credit card) at website [Sacombank.com.kh](http://Sacombank.com.kh) without prior notice and consent.

## VII. GENERAL TERMS:

- Sacombank Cambodia accepts no liability for notices undelivered due to errors in contact email, address and/or phone number provided by Cardholders and/or notification letters being lost, stolen or damaged.
- Sacombank Cambodia reserves the right to amend and/or alter any of these Terms and Conditions at any time without giving any prior notice.
- In case of any dispute related to this Promotion, Sacombank Cambodia will handle the dispute in the most satisfactory way for the Client. If it fails in this respect, disputes will be solved according to local law.
- By entering the program, all Cardholders are deemed to have accepted and agreed these Terms and Conditions.